

2022 BENEFITS AT A GLANCE



Medical and Prescription Drugs

BCBS NC

Services	Blue Options Silver 2500 CA In Network You Pay:	Blue Options Gold 1500 CA In Network You Pay:
Deductible	\$2,500 Individual / \$5,000 Family	\$1,500 Individual / \$3,000 Family
Out-of-Pocket Max	\$8,550 Individual / \$17,100 Family	\$5,000 Individual / \$10,000 Family
Coinsurance	30% after deductible	30% after deductible
Primary Care Visit	\$30 copay	\$35 copay
Specialist Visit	\$150 copay	\$70 copay
Emergency Room Visit	\$1,500 copay	\$500 copay
Urgent Care Visit	\$150 copay	\$70 copay
Prescription Drugs		
- Tier 1	\$15 copay	\$4 copay
- Tier 2	\$35 copay	\$15 copay
- Tier 3	\$45 copay	\$35 copay
- Tier 4	\$90 copay	\$50 copay



Dental

Principal

Services	In Network You Pay:
Deductible	\$50 Individual / \$150 Family
Annual Maximum	\$1,000
Preventative Services - Exams, X-rays, cleanings	Covered at 100%
Basic Services - Fillings, periodontics, simple oral surgery, general anesthesia	Covered at 80%
Major Services – Endodontics, crowns, bridges, dentures	Covered at 50%



Vision

Principal

Services	In Network You Pay:
Exam	\$10 copay
Lenses or Necessary Contacts	\$25 copay
Elective Contacts	\$130 allowance
Frames	\$130 allowance + 20% off remaining balance
Frequency of Services	Exams- 12 months Lenses- 12 months Frames- 24 months



Basic Life Insurance

Principal

Your company provides full-time employees with group life and accidental death and dismemberment (AD&D) insurance in the amount of \$25,000 and pays the full cost of this benefit. Benefits begin reducing at age 65. Contact Human Resources to update your beneficiary information.



Disability Income Benefits

Principal

	Short Term Disability
Benefits Begin	8 th day accident/illness
Benefit Duration	12 weeks
Percentage of Income Replaced	60% of weekly income
Maximum Benefit	\$1,000 weekly



Insurance Contacts

MEDICAL
Blue Cross & Blue Shield of NC
 Network: Blue Options
 877.258.3334
www.bcbsnc.com

DENTAL
Principal
 Network: PPO
 800.986.3343
www.principal.com

VISION
Principal
 Network: VSP Choice
 800.986.3343
www.principal.com

LIFE & DISABILITY
Principal
 800.654.4278
www.principal.com

MARSH MCLENNAN AGENCY
Select Business Unit
 1-833-468-9515
EBSBUTeam@marshmma.com

The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.